



## Top 10 Reasons **NOT** to SELL Disability Income Protection

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### 10. My client won't buy it

See ['Top 10 Reasons NOT to Buy Disability Income Protection'](#)

### 9. I am making huge commissions selling policies through the Patient Protection and Affordable Care Act

### 8. Underwriting takes too long

MetroDI's average turn-around is 25 days from submission to policy delivery.

### 7. Premiums are too expensive

MetroDI custom tailors each plan to meet the clients budget. Some coverage is better than no coverage at all.

### 6. Carriers issue with too many exclusions

MetroDI pre-qualifies and shops all prospects so the client knows exactly what they are buying before the underwriting process.

### 5. Financially not worth my time

If you sell 1 policy with a \$2,000 premium per month every month for 10 years, you will earn over \$1,000,000. Do we have your attention?

### 4. Financial requirements are too confusing

We are experts in navigating complicated financial documentation to evaluate and interpret the best way to provide clients the maximum benefits.

### 3. I am a financial planner and don't sell insurance

No financial planner can do a thorough financial plan without insuring that a flow of income will be available to execute.

### 2. My clients have enough coverage

Issue and participation limits have increased dramatically in the last 5 years. If you haven't reviewed your clients coverages recently they are probably underinsured.

### 1. My client is uninsurable

There is a carrier for every client, medical condition, occupation and financial situation. Let MetroDI find the right product for every income protection need.



We are the DI Specialists